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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: SLATER, Alan
Application No. 09/384,678
Filed: August 27, 1999
For: **SYSTEM AND METHOD FOR MERCHANT
FUNCTION ASSUMPTION OF INTERNET
CHECKING AND SAVINGS ACCOUNT
TRANSACTIONS**
Examiner: Rice, Kenneth R.
Group Art Unit: 3627

Assistant Commissioner for Patents
Washington, DC 20231

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DEC 16 2002
GROUP 3600

AMENDMENT AND REMARKS

Sir:

Responsive to the Office Action mailed June 10, 2002, Applicant respectfully requests reconsideration of the application in light of the following Amendment and Remarks.

In the Claims:

Please add the following new claims 49 and 50:

49. (New) A method for assumption by a service provider of at least one merchant function in a financial transaction between a customer and a merchant, comprising:

receiving information about the financial transaction consisting at least in part of an electronic payment order for the merchant by a service provider's server from the customer at a customer's computing device via a network;

identifying an intended recipient of the information by the service provider's server for the merchant consisting of one of a merchant's bank and a customer's bank;

if the merchant's bank is the intended recipient, reformatting the electronic payment order for a merchant's on-line terminal by the service provider's

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